

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW YORK

In re Raymond Viola
Debtor

Case No. 8-09-72305
Reporting Period: 10-1-10/10-31-10
Social Security #

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

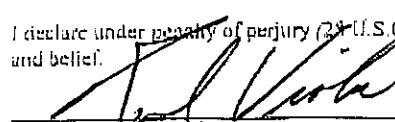
Substitute FORM MOR-2 (RE) for MOR-2 If case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

Filed 10/30/10

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursement journals			
Statement of Operations			
Balance Sheet			
Status of Post-petition Taxes			
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts			
Listing of aged Accounts Payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

11/30/10

Date

Signature of Joint Debtor

Date

In re: Raymond Vida
Debtor

Case No. 8-07-72305Reporting Period: 10-1-10 / 10-31-10

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's book, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INOV) (CONT)]

	Current Month Actual	Cumulative Filing in Date Actual
Cash - Beginning of Month	<u>3,158</u>	
RECEIPTS	<u>10,500</u>	
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s) <u>BANCO POPULAR</u>	<u>2,000</u>	
Rental Payments		
Other Secured Note Payments <u>BANK AMER./HS BC</u>	<u>700</u>	
Utilities <u>PHONE</u>	<u>514</u>	
Insurance	<u>643</u>	
Auto Expenses	<u>200</u>	
Lease Payments	<u>483</u>	
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	<u>25</u>	
Household Expenses	<u>2942</u>	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	<u>115</u>	
Gifts	<u>215</u>	
Other (attach schedule)	<u>1162</u>	
Total Ordinary Disbursements	<u>8999</u>	
REORGANIZATION ITEMS:		
Professional Fees	<u>1000</u>	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	<u>1000</u>	
Total Disbursements (Ordinary + Reorganization)	<u>9999</u>	
Net Cash Flow (Total Receipts - Total Disbursements)	<u>3659</u>	
Cash - End of Month (Must equal reconciled bank statement)	<u>3659</u>	

In re RAYMOND VITKA
Debtor

Case No. 8-1041-72305Reporting Period: 10-1-10 / 10-31-10

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
<i>Credit Cards</i>	<i>400</i>	
<i>TUITION</i>	<i>762</i>	
Other Reorganization Expenses		



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

September 11, 2010 through October 12, 2010
Account Number 000000984148314

00006225 DRE 802 219 28610 • NNNNN 1 000000000 C7 0000
NADIA VIOLA
88 IDAHO ST
LINDENHURST NY 11757-5212

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-788-7000
Hearing Impaired:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls	1-713-262-1679



000062250201080305123

CHECKING SUMMARY

Chase Free Extra Checking

	AMOUNT
Beginning Balance	\$149.48
Deposits and Additions	5,514.98
Checks Paid	- 1,174.22
ATM & Debit Card Withdrawals	- 1,930.11
Electronic Withdrawals	- 1,109.19
Ending Balance	\$1,450.94

This message confirms that you have overdraft protection on your checking account.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1369 ^	09/13	\$90.00	1377 ^	10/01	90.00
1370 ^	09/15	40.00	1378 ^	10/01	40.00
1371 ^	09/20	90.00	1379 ^	10/01	90.00
1372	09/21	268.73	1380 ^	10/01	40.00
1373 ^	09/22	40.00	1381 ^	10/01	165.49
1374 ^	10/04	90.00	1382 ^	10/12	90.00
1376 * ^	09/29	40.00			

Total Checks Paid \$1,174.22

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.



September 11, 2010 through October 12, 2010
Account Number: 000000984148314

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance:** \$ _____
2. List and total all deposits & additions not shown on this statement.

Date	Amount	Date	Amount	Date	Amount

Step 2 Total: \$_____

3. Add Step 2 Total to Step 1 Balance. **Step 3 Total:** \$ _____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error(s) you've detected.

* A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. | Member FDIC



September 11, 2010 through October 12, 2010
Account Number: 000000984148314

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance	\$149.48	
09/13	Deposit	1,015.00	1,164.48
09/13	Check # 1369	- 90.00	1,074.48
09/15	09/15 Transfer To Sav Xxxxx8998	- 25.00	1,049.48
09/15	Check # 1370	- 40.00	1,009.48
09/16	Macy's Online Pmt Ckf834537320POS Web ID: 9500000000	- 150.00	859.48
09/17	Deposit 743021049	1,000.00	1,859.48
09/20	Check # 1371	- 90.00	1,769.48
09/20	Card Purchase W/Cash 09/19 Stop & Shop #564 W Babylon NY Card 9161 Purchase \$177.69 Cash Back \$100.00	- 277.69	1,491.79
09/21	Deposit 740053941	999.99	2,491.78
09/21	Check # 1372 Cablevision Lbarcccheck Arc ID: 1027072669	- 268.73	2,223.05
09/22	Check # 1373	- 40.00	2,183.05
09/23	Bloomingdales Online Pmt 92244 Web ID: 1460358360	- 300.00	1,883.05
09/27	Online Transfer From Sav Xxxxxx8998 Transaction#: 752872292	500.00	2,383.05
09/27	Card Purchase 09/24 Barrique Kitchen And W Babylon NY Card 9161	- 68.75	2,314.30
09/27	Card Purchase With Pin 09/25 Stop & Shop #564 W Babylon NY Card 9161	- 114.15	2,200.15
09/27	Card Purchase 09/26 Sakura Japanese Restaur Babylon NY Card 9161	- 57.20	2,142.95
09/27	Target Nat'l Bk Bill Pay 000000094524506 Web ID: T510215170	- 149.30	1,993.65
09/28	Deposit 740053566	500.00	2,493.65
09/28	Card Purchase W/Cash 09/28 Pathmark #644 West Babylon NY Card 9161 Purchase \$24.11 Cash Back \$40.00	- 64.11	2,429.54
09/28	Capital One Online Pmt 027039910372527 Web ID: 9279744991	- 300.00	2,129.54
09/29	Card Purchase 09/27 Suny Farmingdale Farmingdale NY Card 9161	- 761.63	1,367.91
09/29	Check # 1376	- 40.00	1,327.91
10/04	Deposit 535959261	499.99	1,827.90
10/04	Check # 1377	- 90.00	1,737.90
10/04	Check # 1374	- 90.00	1,647.90
10/04	Card Purchase W/Cash 10/02 Stop & Shop #564 W Babylon NY Card 9161 Purchase \$58.13 Cash Back \$200.00	- 258.13	1,389.77
10/05	AT&T Care Payment 512023906709Mny Web ID: 2850411740	- 184.89	1,204.88
10/06	Card Purchase 10/04 Americas Gas Lindenhurst NY Card 9161	- 42.40	1,162.48
10/06	Check # 1381	- 166.49	996.99
10/07	Check # 1380	- 40.00	956.99
10/07	Check # 1379	- 90.00	866.99
10/07	Check # 1378	- 40.00	826.99
10/12	Deposit 786474727	500.00	1,326.99
10/12	Online Transfer From Sav Xxxxxx8998 Transaction#: 882073688	500.00	1,826.99
10/12	Card Purchase 10/07 Obao Noodle E Bar New York NY Card 9161	- 79.41	1,747.58
10/12	Check # 1382	- 90.00	1,657.58
10/12	Card Purchase 10/10 Tony's Meat Palace Lindenhurst NY Card 9161	- 22.65	1,634.93





September 11, 21 10 through October 12, 2010
Account Number: 000000984148314

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/12	ATM Withdrawal 10/11 265 S.Wellwood Avenue Lindenhurst NY Card 9161	- 100.00	1,534.93
10/12	Card Purchase With Pin 10/12 Stop & Shop #564 W Babylon NY Card 9161	- 45.97	1,488.96
10/12	Card Purchase With Pin 10/12 Petco Animal Supplies West Babylo NY Card 9161	- 38.02	1,450.94
Ending Balance			\$1,450.94



September 11, 2010 through October 12, 2010
 Account Number: 000000984148314

**Chase Picks up the TabSM is back.
 Your next purchase could be on us.**

Enroll your Chase debit and credit cards today and start using them for your everyday purchases. There's a winner every five minutes so your next card purchase could be on us! Here's how to get started:

- Enroll your qualifying Chase Debit and Credit cards today for FREE at any Chase branch.
- Use your enrolled cards to pay for almost anything and everything from gas and groceries, to office supplies and gifts – you name it!
- Your next purchase just might be on us! When using a debit card, make sure every purchase counts by choosing "CREDIT" instead of "DEBIT" and don't enter your PIN.

ENROLL YOUR CHASE DEBIT AND CREDIT CARDS FOR FREE AT ANY CHASE BRANCH.

Debit cards are provided by JPMorgan Chase Bank, N.A. Member FDIC
 Credit cards are issued by Chase Bank USA, N.A.
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"CHASE PICKS UP THE TABSM" SWEEPSTAKES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR BANK TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING. SWEEPSTAKES SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. OPEN TO INDIVIDUAL LEGAL U.S. RESIDENTS CURRENTLY RESIDING IN AZ, CO, CA, CT, FL, GA, ID, IL, IN, KY, LA, MI, NJ, NY, NV, OH, OK, OR, TX, UT, WA, WI and WV (the "Eligible States") WHO ARE 18 YEARS OF AGE OR OLDER and BUSINESSES WITH A MAILING ADDRESS LOCATED WITHIN THE ELIGIBLE STATES. VOID WHERE PROHIBITED. Enrollment starts 12:00:01 a.m. ET on 10/1/10 and ends 11:59:59 p.m. ET on 12/31/10. Drawings begin 12:00:01 a.m. ET on 10/6/10 and end 11:59:59 p.m. ET on 12/31/10. For information on how to enroll, obtain entries, entry limitations, how potential winners are determined and no purchase method of entry, as well as the rest of the Official Rules, please log on to www.chase.com/TheTab. Maximum amount of each prize is: \$200. Maximum ARV for all prizes combined is: \$3,456,000. Odds of winning any one prize depend on the number of eligible entries for any single five-minute period. SPONSOR: JPMorgan Chase Bank, N.A., 1111 Polaris Parkway, Columbus, OH, 43240.

Debit cards linked to Chase High School Checking, Chase credit cards issued on behalf of other financial institutions, and Chase private label credit cards are not eligible. Only credit card and non-PIN debit card purchases qualify. Chase credit card participants must have a Chase checking account. Other restrictions apply.



100325010303030303

NOV-30-2010 TUE 10:35 AM American Pallet Recyclin

FAX NO. 6316676698

P. 09



September 11, 2010 through October 12, 2010
Account Number: 000000984148314

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JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265 - 9754

00000986 DRE 202 219 31410 - NNNNN 1 00000000 07 0000
NADIA VIOLA
88 IDAHO ST
LINDENHURST NY 11757-5212

October 13, 2010 through November 09, 2010
Account Number: 000000984148314

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-788-7000
Hearing Impaired:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679



ENCL95950222

CHECKING SUMMARY

Chase Free Extra Checking

	AMOUNT
Beginning Balance	\$1,450.94
Deposits and Additions	3,450.58
Checks Paid	- 1,774.02
ATM & Debit Card Withdrawals	- 1,011.96
Electronic Withdrawals	- 822.64
Fees and Other Withdrawals	- 510.00
Ending Balance	\$782.90

This message confirms that you have overdraft protection on your checking account.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1375 ^	10/18	\$150.00	1390 ^	10/23	272.31
1383 * ^	10/14	177.50	1391 ^	10/23	37.98
1384 ^	10/13	40.00	1392 ^	10/26	148.55
1385 ^	10/18	90.00	1393 ^	10/28	40.00
1386	10/18	171.00	1394 ^	11/4	75.10
1387 ^	10/18	336.00	1396 * ^	11/1	100.00
1388	10/18	40.48	1397 ^	11/8	15.00
1389 ^	10/20	40.00	1398 ^	11/3	40.00
Total Checks Paid					\$1,774.02

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

[^] An image of this check may be available for you to view on Chase.com.



October 13, 2010 through November 09, 2010
Account Number: 000000984148314

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: Step 1 Balance: \$_____

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount

Step 2 Total: \$_____

3. Add Step 2 Total to Step 1 Balance.

Step 3 Total: \$_____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount

Step 4 Total: -\$_____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$_____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



October 13, 2010 through November 09, 2010

Account Number: 000000984148314

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance	\$1,450.94	
10/13	ATM Withdrawal 10/13 2631 Merrick Road Bellmore , NY Card 9161	- 100.00	1,350.94
10/13	Card Purchase With Pin 10/13 Maximus Spa Salon Merrick NY Card 9161	- 215.00	1,135.94
10/13	Check # 1384	- 40.00	1,095.94
10/14	Deposit 785804356	499.99	1,595.93
10/14	Card Purchase W/Cash 10/14 Stop & Shop #564 W Babylon NY Card 9161 Purchase \$38.29 Cash Back \$40.00	- 78.29	1,517.64
10/14	Check # 1383	- 177.60	1,340.04
10/15	Deposited Item Returned 000105517 # of Items00001	- 500.00	840.04
10/15	Card Purchase 10/14 Gennelli's Restaurant Babylon NY Card 9161	- 34.78	805.26
10/15	10/15 Transfer To Sav Xxxxxx8998	- 25.00	780.26
10/15	Deposit Item Returned Fee: 01 000105517 # of Items00001	- 10.00	770.26
10/18	Online Transfer From Sav Xxxxxx8998 Transaction#: 920731260	500.00	1,270.26
10/18	Card Purchase 10/15 Vittorio's Restaurant Amityville NY Card 9161	- 110.89	1,159.37
10/18	Check # 1385	- 90.00	1,069.37
10/18	Card Purchase 10/16 Three of Cups New York NY Card 9161	- 72.06	997.31
10/18	Check # 1387	- 336.00	661.31
10/18	Macy's Online Pmt Ckf834537320POS Web ID: 9500000000	- 200.00	461.31
10/18	Check # 1386 National Grid LI Check Pmt Arc ID: 1113434848	- 171.00	290.31
10/18	Check # 1375	- 150.00	140.31
10/18	Check # 1388 Target Bank Checkpaymt Arc ID: 9411721813	- 40.48	99.83
10/19	Online Transfer From Sav Xxxxxx8998 Transaction#: 927151792	150.00	249.83
10/20	Deposit 791575964	400.00	649.83
10/20	Check # 1389	- 40.00	609.83
10/21	Deposit 791575980	500.59	1,110.42
10/22	Card Purchase With Pin 10/22 Iga Copiague NY Card 9161	- 59.20	1,051.22
10/25	10/23 Online Payment 941427193 To Bloomingdales	- 200.00	851.22
10/25	Card Purchase 10/23 Flag Beverage Lindenhurst NY Card 9161	- 43.69	807.53
10/25	Card Purchase W/Cash 10/25 Stop & Shop #564 W Babylon NY Card 9161 Purchase \$40.58 Cash Back \$50.00	- 90.58	716.95
10/26	Deposit	500.00	1,216.95
10/26	Check # 1390	- 272.31	944.64
10/26	Check # 1392	- 148.55	796.09
10/26	Check # 1391	- 37.98	758.11
10/28	Check # 1393	- 40.00	718.11
10/28	Card Purchase With Pin 10/28 Lirr Tvm Jamaica NY Card 9161	- 18.00	700.11
10/29	Card Purchase With Pin 10/29 The Medicine Center Lindenhurst NY Card 9161	- 25.00	675.11
11/01	Card Purchase 10/28 Manhattan Bistro 800-4774510 NY Card 9161	- 90.96	584.15
11/01	Card Purchase With Pin 10/31 Stop & Shop #564 W Babylon NY Card 9161	- 73.51	510.64
11/01	Capital One Online Pmt 030239910305212 Web ID: 9279744991	- 200.00	310.64
11/01	Check # 1396	- 100.00	210.64
11/03	Online Transfer From Sav Xxxxxx8998 Transaction#: 1025292426	500.00	710.64
11/03	AT&T Care Payment 512023906709Mny Web ID: 2850411740	- 197.64	513.00



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October 13, 2010 through November 09, 2010
Account Number: 000000984148314

TRANSACTION DETAIL*(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/03	Check # 1398	- 40.00	473.00
11/04	Check # 1394	- 75.10	397.90
11/08	Check # 1397	- 15.00	382.90
11/09	Deposit	400.00	782.90
	Ending Balance		\$782.90